

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
DONNA SOUTTER v. EQUIFAX INFORMATION SERVICES, LLC
Case No.: 3:10cv107**

NOTICE OF PROPOSED CLASS ACTION

IF YOU WERE SUBJECT TO A VIRGINIA CIVIL JUDGMENT THAT WAS LATER PAID OFF, DISMISSED, SET ASIDE OR APPEALED, BUT WAS STILL REPORTED UNPAID IN YOUR CREDIT REPORT, THIS CLASS ACTION LAWSUIT MAY AFFECT YOUR RIGHTS.

IF YOU WOULD LIKE FURTHER INFORMATION: PLEASE CONTACT THE LAWYERS REPRESENTING YOU AND OTHER MEMBERS OF THE CLASS AT () - , BY EMAIL TO Attorney@clalegal.com OR AT www.EquifaxVirginiaClassAction.com

What Is The Case About?

Plaintiff Donna Soutter is a consumer who was sued for money and suffered a civil judgment in a Virginia General District Court. That judgment was later set aside and dismissed. However, Equifax, a credit reporting agency, continued to include the judgment as unpaid in her credit report.

Donna Soutter sued Equifax in Richmond federal court because she believes that Equifax violated a law, the Fair Credit Reporting Act (FCRA). The FCRA required Equifax to “follow reasonable procedures to assure maximum possible accuracy” of every credit reports it sells. 15 U.S.C. §1681e(b). Soutter has alleged that Equifax systemically failed to include records that a civil judgment had been paid, dismissed, vacated or appealed in its credit reports and that this violated the FCRA.

Equifax denies that it did anything wrong.

Why Did I Get This Notice Package?

Virginia Court records show that a civil judgment was entered against you, but was later paid (satisfied), appealed or otherwise vacated and dismissed. But Equifax records show that the credit bureau furnished a credit report about you that failed to report that the judgment was paid or terminated. This means that you are a member of the “Class.”

The Court sent you this Notice because you have a right to know that the Court has allowed, or

“certified,” a class action lawsuit that may affect you. You have legal rights and options that you may exercise before the Court holds a trial. The trial is to decide whether the claims being made against Equifax, on your behalf, are correct.

What is a class action and who is involved?

In a class action lawsuit, a person who is called a “Class Representative” (in this case Donna Soutter) sues on behalf of other people who have similar claims. The people together are a “Class” or “Class Members.” The woman who sued—and all the Class Members like her—are called the Plaintiffs. The company they sued (in this case Equifax Information Services, LLC) is called the Defendant. One court resolves the issues for everyone in the Class—except for those people who choose to exclude themselves from the Class.

If you are not sure whether you are included in the Class, you can ask for free help by calling the lawyers representing the class at () - or emailing them at Attorney@clalegal.com.

Has the Court decided who is right?

The Court hasn’t decided whether Equifax or the Plaintiffs are correct. By establishing the Class and issuing this Notice, the Court is not suggesting that the Plaintiffs will win or lose this case. The Plaintiffs must prove their claims at a trial starting on a date after December 1, 2011.

What are the Plaintiffs asking for?

The Plaintiffs are asking for statutory damages up to \$1,000 per class member and additional punitive damages in a larger amount under the FCRA.

Is there any money available now?

No money or benefits are available now because the Court has not yet decided whether Equifax did anything wrong, and the two sides have not settled the case. There is no guarantee that money or benefits ever will be obtained. If they are, you will be notified about how to ask for a share.

What happens if I do nothing at all?

You don't have to do anything now if you want to keep the possibility of getting money or benefits from this lawsuit. By doing nothing you are staying in the Class. If you stay in and the Plaintiffs obtain money or benefits, either as a result of the trial or a settlement, you will be notified about how to apply for a share (or how to ask to be excluded from any settlement). Keep in mind that if you do nothing now, regardless of whether the Plaintiffs win or lose the trial, you will not be able to sue, or continue to sue, Equifax—as part of any other lawsuit—about the same legal claims that are the subject of this lawsuit. This means that if you do nothing, you may only be able to sue for the credit reports Equifax furnished between February 17, 2008 and February 17, 2010 that contained the inaccurate Virginia judgment record. You will also be legally bound by all of the Orders the Court issues and judgments the Court makes in this class action.

Why would I ask to be excluded?

If you already have your own case or your own attorney, and want to continue separately, you should exclude yourself from this case. This is sometimes called “opting out” of the Class. You won't get any money from this lawsuit even if the Plaintiffs obtain them as a result of trial or from any settlement (that may or may not be reached). However, you will be able to pursue your own individual case separately.

How do I exclude myself from the Class?

To ask to be excluded, you must send an “Exclusion Request” in the form of a letter sent by mail, stating that you want to be excluded from “*Soutter v. Equifax*.” Be sure to include your name and address, and sign the letter. You must mail your Exclusion Request postmarked by _____, 2011, to: Soutter v. Equifax Exclusions, P.O. Box 0000, City, ST 00000-0000. You may also get an Exclusion Request

form at the website,
www.EquifaxVirginiaClassAction.com.

Do I have a lawyer in the case and should I get my own lawyer?

The Court decided that Leonard Bennett and Mathew Erasquin of Consumer Litigation Associates, PC of Newport News, Virginia, and Dale Pittman of Dale Pittman, P.L.C., Petersburg, Virginia are qualified to represent you and all Class Members. Together the law firms are called “Class Counsel.” They are experienced in handling similar consumer class cases. More information about these law firms, their practices, and their lawyers' experience is available at www.EquifaxVirginiaClassAction.com.

You do not need to hire your own lawyer because Class Counsel is working on your behalf. But, if you want your own lawyer, you will have to pay that lawyer.

How will the lawyers be paid?

If Class Counsel get money or benefits for the Class, they may ask the Court for fees and expenses. You won't have to pay these fees and expenses. If the Court grants Class Counsels' request, the fees and expenses would be either deducted from any money obtained for the Class or paid separately by Equifax.

How and when will the Court decide who is right?

As long as the case isn't resolved by a settlement or otherwise, Class Counsel will have to prove the Plaintiffs' claims at a trial. The trial is set to start after December 1, 2011, in the United States District Court for the Eastern District of Virginia, 701 East Broad Street, Richmond, Virginia. During the trial, a Jury or the Judge will hear all of the evidence to help them reach a decision about whether the Plaintiffs or Defendant are right about the claims in the lawsuit. There is no guarantee that the Plaintiffs will win, or that they will get any money for the Class.

What if I have information about my credit reporting problem and the case? Are there more details available?

You may speak to one of the lawyers representing you by calling (____) ____-____ or by e-mail to: Attorney@clalegal.com. You may also visit the website www.EquifaxVirginiaClassAction.com where updates, documents and other information regarding the case will be available.